

# The Resilient Library Newsletter

May 16, 2021

Volume 8 Issue 2

## PLEASE NOTE:

Many of the images and underlined text in this newsletter have hyperlinks to their corresponding websites.

Press Click or Ctrl+click on images and underlined text to be directed to those websites.

## 4 Steps to a Happy Single Retirement

**The number of seniors who are single and childless is growing. This group needs to be purposeful as they think about their health and finances and fostering companionship as they retire.**

As her parents grew older, Carol Marak saw how they relied on their three children for care and knew that wouldn't be an option for her. Without a partner or children, she would have to build a different future for herself.



Marak, 69, of Dallas, decided she had to learn as much as possible about how to age without close relatives to lean on. As one prong of that effort, in 2016 she started the private Facebook group Elder Orphans. Within a month, the site attracted about 1,000 members. It now has close to 10,000, who offer each other advice, resources and

sometimes a shoulder to lean on. "It just keeps growing," says Marak, who also runs a website with tips for the "solo and smart."

The number of elder orphans—or solo seniors, as many prefer to be called—keeps growing. An [AARP Public Policy Institute](#) Report projected that **the number of women**

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**Virginia Humanities** has produced more than 60 VR tours of historic Virginia sites for its [Encyclopedia Virginia](#).

**Mount Vernon** will continue its mission to educate people around the world through its robust digital presence. The historic site will provide digital tours of the mansion through [mountvernon.org/virtualtour](http://mountvernon.org/virtualtour). The Washington Library has also prepared digital resources for students and their parents will be working with its network of teachers nationwide to support their educational efforts. These resources can be accessed at [mountvernon.org/digital](http://mountvernon.org/digital). [Mount Vernon's YouTube channel](#) also features a livestream of the estate's newborn lambs.

**Monticello** hosts a number of [online exhibits](#) including "The Declaration Around the World," "The Life of Sally Hemings," and "Paradox of Liberty: Slavery at Jefferson's Monticello," among many others. Users can also download the [Slavery at Monticello: Life and Work on Mulberry Row app](#) for free.

**James Madison's Montpelier** has publicly accessible blog posts, websites, podcasts, and [social media posts](#) for visitors to enjoy. Access to podcasts and video series can be found on the site's [YouTube page](#). Those interested in the research, history, archaeology, and collecting at Montpelier can visit the **Digital Doorway** for a wealth of information at [digitaldoorway.montpelier.org](http://digitaldoorway.montpelier.org).

**Colonial Williamsburg** is adding content to its [Explore From Home website](#) from the people who bring history to life. Resources include guides for teachers, quizzes and puzzles for students, interactive timeline, pages for exploring art collec-

tions, and printable coloring sheets from The Art Museums of Colonial Williamsburg, as well as libraries, archives, and other cultural institutions around the world.

The **Virginia Museum of History & Culture** in Richmond will be offering free online video content, webinars, student learning resources, and virtual tours at [VirginiaHistory.org/AtHome](http://VirginiaHistory.org/AtHome). Learn about the life and legacy of America's fifth president with a [virtual tour of The James Monroe Museum](#).

The **Jamestown Settlement** and the **American Revolution Museum at Yorktown** have a variety of virtual resources available for everyone at home. Take a virtual tour of the museums with [mobile apps](#), experience the stories of America's earliest adventures with the museum's [Video Library](#), and enhance history with interactive digital learning experiences like the [Legacy Wall](#) and the "How Revolutionary Are You?" quiz.

The **Birthplace of Country Music Museum** in Bristol put together a [video series](#) to give viewers an inside look at the museum. Videos include behind-the-scenes looks at stories told throughout the Museum, as well as a closer look at some of the unique instruments of the 1927 Bristol Sessions, and fun crafts and activities parents can do with their kids while at home.

The **National Museum of the Marine Corps** in Triangle has a



virtual tour and numerous distance learning opportunities. The rich, interactive virtual environment will serve as the gateway for Marines and visitors to see the museum from the comfort of their homes. The museum's online distance learning programs engage audiences with the history of the United States Marine Corps. Programs include a plethora of virtual learning experiences and subject matter for people to learn important and interesting topics related to the Marine Corps. Take the virtual tour at [virtualusmc-museum.com](http://virtualusmc-museum.com) and access the distance learning programs at [usmc-museum.com/distance-learning.html](http://usmc-museum.com/distance-learning.html).

The **Chrysler Museum of Art** located in Norfolk's NEON Arts District features 50 galleries, 30,000 objects and a world-renowned glass collection. Viewers can take a [virtual tour](#) through the galleries as well as explore the museum's [Digital Collections](#) featuring European and American paintings, sculpture and decorative arts and works from African, ancient Egyptian, Pre-Columbian, Islamic and Asian cultures.

Join the **Virginia Zoo** in Norfolk for a Virtual Voyage every day at 2 p.m. (March 16 – 30, 2020) on its [Facebook page](#). Visitors can go be-

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and background information on nearly every item in the rail, road, air, and ship collections. Collections are separated by category and can be [accessed here](#).

The **William King Museum of Art** in Abingdon will be broadcasting live via [Facebook](#) every Tuesday and Thursday at 2 p.m. Videos will include tours of the galleries, insider looks at collections, family-friendly art projects, and live art demos.

hind the scenes, tour the zoo, and check in on their favorite animals. The zoo's [Virtual Voyage website](#) also offers augmented reality tours, printable activity sheets, a YouTube video series, and more.

Take a [virtual walking tour](#) of **historic Fincastle** in Botetourt County with over 50 individual “stops,” each complete with a picture and background about the location.

The **Kids Square Children’s Museum** in Roanoke will go [live on Facebook](#) at least once a day during the week until reopening. They’ll be doing everything from science experiments to book reading. Visitors joining the livestream have the chance to win one of the items that Kids Square is playing with that day.

The **Blue Ridge Institute and Museum** in Ferrum offers the following [online exhibits](#) for individuals to learn more about folk heritage in the Blue Ridge region.

- Full Throttle: Racing and Rodding in Southwest and Central Virginia
- Moonshine: Blue Ridge Style
- Deathly Lyrics: Songs of Virginia Tragedies
- Earthenware Along the Great Road in Virginia and Tennessee

The **Virginia Museum of Transportation** in Roanoke has images



The **Virginia Aquarium & Marine Science Center** in Virginia Beach will provide entertaining, educational content to fans including live streams, video footage, crafts for kids, and behind the scenes peeks on its [website](#) and social media channels.

**Lewis Ginter Botanical Garden** in Richmond is sharing “Virtual Visits” on its [Facebook page](#) as well as putting resources for learning (including activities for kids) and ideas for relaxation and mental health on its website [lewisginter.org](#).

Take a virtual tour around Virginia

Beach’s cultural enclave by using this [Google Mural Map](#) to explore the **ViBe Creative District** on a virtual, self-guided mural tour. Click on the map icons to find information about the artists, artworks and locations, along with multiple images of the artwork and video links of murals created during the last two years of the ViBe Mural Festival.

The **Barter Theatre** in Abingdon is working to offer its patrons the ability to stream productions from home. The production of “Peter Pan” that was originally scheduled to open on April 7 will be online to patrons as well as access special bonus features. The theatre will also be providing coordinating educator resources, including lesson plans and a study guide. More information can be found here: [bartertheatre.com/barter-theatre-on-demand](#)

The City of Alexandria created a new web hub called [ALX at Home](#), which brings residents and nearby visitors their favorite Alexandria restaurants, shops and attractions to the comfort of their own home. Features include:

- 50+ restaurant and 15 retail deals and offerings
- Attraction offerings such as virtual tours and a “Ride it Out” bike rental program from Unlimited Biking.
- Cocktail Corner for Happy Hour at home with instructional videos from The Hour boutique.
- Puppy Love, bringing a daily dose of cuteness from Alexandria’s four-legged friends.

Learn about the life and legacy of America’s fifth president with a [virtual tour of The James Monroe Museum](#).

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## PCMag's 10 Top Picks\*

**BEST FOR TAKING NOTES**—Samsung Galaxy S21 Ultra

**BEST-VALUE IPHONE**—Apple iPhone SE (2020)

**EASY WHATSAPP AND TEXTING**—Alcatel Go Flip 3

**LONGEST BATTERY LIFE**—Motorola Moto G Power (2020)

**FLAGSHIP POWER WITH EASY MODE**—Samsung Galaxy S20 FE 5G

**BEST FOR VERIZON VOICE PHONE USERS**—Kyocera DuraXV Extreme

**VIRTUALLY INDESTRUCTIBLE**—Sonim XP3

**BEST FOR BIG-SCREEN IOS**—Apple iPhone 12 Pro Max

**BEST FOR TAKING PHOTOS**—Google Pixel 4a

**Extreme Simplicity**—Gabb 72

\*PROs & CONs for each device are presented in the online article.

## Convenient Phones for Every Age

Everyone needs to be connected. Seniors, who may be isolated from their families or have specific health needs, shouldn't be left out. The smartphone industry, by and large, isn't thinking about the particular needs of the senior market, but if you pay attention you can find [carriers](#) and [phones](#) that will give you a streamlined and accommodating phone experience.

Being in what phone manufacturers think of as the "senior market" isn't about chronological age so much as faculties, preferences, and lifestyle. Many of these phones accommodate reduced eyesight and hearing and are priced affordably. Others have high-end features designed to make your life easier.

Our list includes some voice phones and some general-purpose smartphones. The Galaxy S20 FE, iPhones, Moto G Power, and Pixel 4a are all available [unlocked](#), so they can be paired with any compatible carrier; the others are typically sold in carrier-specific versions.



The Sonim XP3 is a perfectly simple voice phone.

## Where Did All the Voice Phones Go?

We regularly get emails from readers who are frustrated because they want simple, high-quality voice phones, and they don't feel like there are enough options.

They're right. There are not enough options on the mainstream US carriers. AT&T, T-Mobile and Verizon have fallen down on the job in terms of offering low-cost, high-quality voice phones. The models we generally recommend tend to be rugged and more expensive. Unfortunately, the way 4G LTE networks function, voice phones must be specifically approved by a carrier to work here. The carriers haven't bothered seeking out many good ones. (Verizon has a surprisingly rich selection of 'basic phones,' but nearly all of them are bad.) Sonim and Kyocera are the best brands selling loud, clear voice phones on the major carriers now.

There are a bunch of flip phones kicking around the cell-phone aisle at Walgreens and Walmart from carrier brands like Tracfone and Net10. We don't review those, but some of them appear to be older, decent-quality LG models. I'd go for those. Avoid phones where the carrier appears to be the phone-maker, which are generally re-badged phones from low-rent manufacturers.

## Features to Look For

On large, affordable devices with lower-resolution screens, icons and touch targets are larger and easier to hit. On that front, we like the 2020 version of the Moto G Power, which is available in various forms on various carriers. It has a big screen, a good price, and solid battery life. A flagship phone can also be a good

choice for a big screen, especially if you want to use it for looking at photos and videos.

If the default abundance of options on a smartphone feels too cluttered or confusing, try Samsung's Easy mode. It's available on handsets from the low-cost A21 up to the high-end Galaxy S21 and Note series.

Fans of pen and paper will enjoy using Samsung's S Pen stylus on the Note or the S21 Ultra. You can also use a third-party stylus on many iPhones.



The Samsung Galaxy S20 FE is a great all-around phone with a big screen.

## Senior-Specific Carriers

Two wireless carriers specialize in the senior market: GreatCall and Consumer Cellular. GreatCall uses the Verizon network, and Consumer Cellular uses the AT&T and T-Mobile networks. Of the two, GreatCall has more specialized features for those who need health monitoring: an urgent response button, 24/7 access to nurses, and connected [medical alert devices](#).

Now owned by Best Buy, GreatCall recently updated its flip phone.

The new model, the Lively Flip, supports Alexa voice commands and has a special set of services for seniors. It lets you order Lyft rides by speaking to an operator rather than using an app, it has a panic button, and it lets younger relatives monitor the use of that panic button to make sure whomever pressed it is safe. We haven't reviewed it, so we don't have conclusions or recommendations about it.

On the other hand, we recommend Consumer Cellular highly. Consumer Cellular has a marketing arrangement with AARP and doesn't offer specialized services, but has received high marks in the past for customer service. The carrier has won our [Readers' Choice award](#) several years running, largely on the strength of its customer service rating. It sells several phones from our list.

## Senior Phones on Standard Carriers

Many seniors are more comfortable with older phones, but some older phones will stop working soon. You need to make sure your phone supports 4G LTE networks, which will remain active until at least 2030. [Verizon intends to shut down its 3G network at the end of 2022](#). AT&T will turn its 2G/3G off in February 2022, and T-Mobile will likely follow suit. So go with a voice phone that supports voice over 4G LTE, also known as VoLTE.

There are other benefits to 4G as well. 4G LTE basic phones have HD

Voice, or high-quality voice calling, when calling other people on HD Voice-capable mobile phones. Those higher-quality calls can be easier on old ears. As for [5G](#), you won't need to worry about it for years as long as you have a capable 4G LTE phone.

The major carriers have senior discount plans for smartphone users. T-Mobile has [special plans](#) for people over age 55 with deep discounts. [AT&T](#) and [Verizon](#) have much more limited offers, only available to people who live in Florida.

## Prepaid Carriers for Senior Phones

Seniors on fixed incomes may want to check out our story on [The Best Cheap Phone Plans](#), which features a lot of low-cost virtual carriers—prepaid carriers that use the major carriers' networks, but tend to charge a lot less per month for basic service than the major carriers do. If you're looking for limited, voice-only plans, you can get them on a range of carrier networks for around \$10 per month.

Those plans usually require that you bring your own unlocked, compatible phone. There are a few unlocked 4G-compatible voice phones out there now, but we haven't reviewed them. Take a look at the [RAZ Minivision](#), the [Nokia 225](#), and the [Jethro SC490](#).

By Sascha Segan, PCMag

Excerpted from [The Best Phones for Seniors in 2021 | PCMag](#)

ages 80 to 84 without biological children will increase from nearly 12% in 2010 to 16% in 2030 and to almost 19% in 2050. According to AARP's own internal analysis of additional census data, 18% of men and women over 50 never had biological children; it's 11% for those 75-plus. In addition, the number of Americans who never marry has been steadily growing; in 2018, 35% of those ages 25 to 50 had never married, compared with 9% in 1970.



Of course, people with partners or spouses and children can also find themselves facing retirement alone—through divorce or widowhood, if children move far away or become estranged. But those who have always or long been single and childfree know they have only themselves to rely on. They understand they need to be as organized and practical about their future as possible, both financially and physically, while also creating a lifestyle that builds connection and purpose, says gerontologist Mary Jo Saavedra. Good preparation, she

says, can help you avoid “the majority of threats that derail a safe and fulfilling aging experience.”

### Part 1 of 4

## Get a Checkup



About eight years ago, Marak began preparing for her own fulfilling retirement by signing up for a thorough physical checkup and medical assessment of any potential chronic diseases based on her family medical history. The only concern that cropped up was high cholesterol and being overweight, so she started eating healthier and eventually lost 50 pounds. Ill health can be the start of the fastest decline, and it's also the most expensive, she says. “If I'm going to age alone, I'd better get in the best physical shape I can.”

The same is true of [your finances](#). Like everyone else, **you'll need to figure out how much retirement savings you have and what you most likely will need to enjoy your retirement years.** A certified financial planner can help you determine those numbers.

The [Garrett Planning Network](#) lists advisers who don't require any asset or income minimums for their clients. You can also start the process on your own by using the many online retirement calculators that are available for free from banks, investment firms and others.



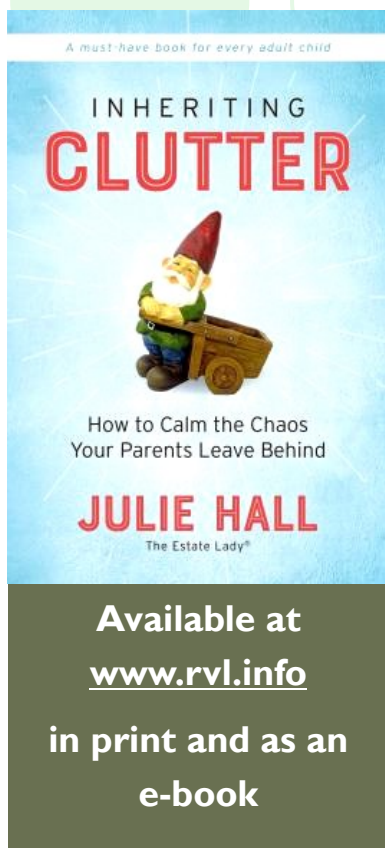
Beyond that, **think about the insurance a single person without dependents needs most.** For example, [long-term care insurance](#) could be helpful, “and is something I tend to talk about more with clients without spouses or children,” says Jessica Howe, a certified financial planner with Silver Oak Advisory Group in Portland, Ore. But because long-term care insurance becomes more expensive as you get older—or sometimes is impossible to buy after a certain age or if you have a chronic illness—you'll want to purchase it

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## Book Spotlight—*Inheriting Clutter*

### *How to Calm the Chaos Your Parents Leave Behind*



"Everyday hundreds of adult children become middle-aged orphans when their elderly parents pass away, leaving behind more than just memories. You've heard the horror stories: arguments over stuff, an inheritance lost forever when easily deceived parents are scammed, siblings estranged, an adult heir taken from daily responsibilities for months because of the enormous task of clearing out a childhood home. It doesn't have to be that way. The Estate Lady, professional estate liquidator Julie Hall, knows what to do. Whether your parents are still living or you're caught in the middle of a crisis, *Inheriting Clutter: How to Calm the Chaos Your Parents Leave Behind* has solutions. Hall provides trustworthy counsel on how to:

- Divide your parents' estate with peace of mind
- Minimize fighting with siblings during the estate settlement process
- Clear out the family home in thirty days or less
- Identify potential items of value in the home
- Have "that conversation" with your parents
- Prepare your own children for the future

The Estate Lady offers guidance for any executor, heir, or beneficiary, sharing some of her most fascinating stories as well as helpful checklists of the things that need to be done now and at the time of your loss. *Inheriting Clutter* gives you practical, effective steps for liquidating and distributing your parents' assets in a way that both honors them and promotes family harmony for generations to come."

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### *Virtual Tours—from page 3*

Take a virtual tour of the new location of the **Spotsylvania Museum**, learn about African American History in Spotsylvania County with the curators of the **John J. Wright Museum** or follow the African American Heritage GIS Tour, learn about the Revolutionary War with virtual tours of several of the area battlefields and more.

**Kings Dominion** is giving visitors the opportunity to digitally discover the excitement and thrill that the park has to offer from the comfort of their own homes. Guests can

take a virtual ride on one of the park's world-class roller coasters by visiting the Kings Dominion YouTube channel and watching the famous coasters in action from their own vantage point.

**Virginia's Blue Ridge virtual event calendar** features local bars and restaurants offering special virtual classes & tastings, music venues & breweries streaming live music, and local museums providing special tours & activities.

**Hampton attractions are offering virtual tours** so you can explore the

city from home.

From virtual attraction tours, fitness and wellness classes to live music and performing arts experiences there are endless [virtual entertainment options in Prince William](#).

**Chesterfield County Parks and Recreation** is offering [Virtual Tours](#) of various historic sites & DIY craft projects. □

Excerpted from <https://blog.virginia.org/2020/03/virginia-virtual-tours/>



### Salem Public Library

28 E Main Street  
Salem VA 24153

Phone: 540-375-3089

Fax: 540-389-7054

Email: [library@salemva.gov](mailto:library@salemva.gov)

Website: [https://](https://www.salemva.gov/departments/salem-public-library)

[www.salemva.gov/](https://www.salemva.gov/departments/salem-public-library)

[departments/salem-public-library](https://www.salemva.gov/departments/salem-public-library)

Roanoke Valley  
Libraries  
Online Library Catalog  
[www.rvl.info](http://www.rvl.info)

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Libraries  
eBooks & eAudiobooks  
[rvl.overdrive.com](http://rvl.overdrive.com)

**ABOUT THIS NEWSLETTER:** This free, semimonthly (twice a month) newsletter is intended for people over 50 and their caregivers.

**SUBSCRIPTION INFORMATION:** If you would like to subscribe to our newsletter, please let us know by either:

- Calling the library between 10:00 a.m. and 5:00 p.m. each day OR
- Email us at [library@salemva.gov](mailto:library@salemva.gov) OR
- Print copies will be available in our front lobby.

We will post a link on our [website home page](#) to view this newsletter online. Archived versions of the online version are posted on our website on the Adult Resources page.

### LIBRARY SERVICES/EVENTS BEING OFFERED AT THIS TIME:

**IN-PERSON HOURS:** We are OPEN TO THE PUBLIC from 1:00 to 5:00 p.m., Monday through Saturday. No appointments necessary! Browse the library; use the computers; printing, copying, fax, and notary services available.

**CONTACT-FREE PICKUP** is available in our front lobby every day from 10:00 a.m. to 5:00 p.m. for picking up requested items. Please call before heading to the library so that we can check out your items to your account before you get here. *Thank you!*

**ADULT BOOK CLUB:** Next meeting will be held outside on Tuesday, May 25, at 1:00 p.m. WEATHER PERMITTING. Feel free to bring a book to discuss!

**LEAVE IT TO A LIBRARIAN For Adult Fiction:** The library is closed and you don't want to spend hours browsing the online catalog? Call us, email us, or click the link on our website home page to give a hint or two (genre, authors you like). Tell us how many books you want. We'll fill a bag and leave it in the front foyer for you.

## Single Retirement—from page 6

in your 50s and early 60s. Self-insuring is another option.

Howe also believes, broadly speaking, that [disability insurance](#) matters more than [life insurance](#) for those without immediate families. “If no one is depending on them, dying isn’t going to leave anyone in the lurch,” she says. “But if they become disabled in the height of their earning years, they will still have to support themselves.”

Life insurance can be important for other reasons: for example, if you want to leave

some money for a beloved nephew, friend or charity, or to cover end-of-life expenses. Karen Jennings, 66, who lives in Hampton, Va., says she bought a life insurance policy to pay for her funeral. “I had an aunt who was single,” Jennings says. “Being single, she said, meant you didn’t need a whole lot of life insurance, but enough to bury you.”

(To be continued...)

Excerpted from [4 Steps to a Happy Single Retirement](#) | Kiplinger

Next issue...

Part 2. Think  
About Who Would  
Make Important  
Decisions for You

